

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

THOMAS J. KOSS
ROSEMARIE KOSS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-22476

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/08/2015 and confirmed on 8/21/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		84,064.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		84,064.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,986.54	
Trustee Fee	3,704.48	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,691.02

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 2863	0.00	51,645.04	0.00	51,645.04
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 2863	3,187.46	3,187.46	0.00	3,187.46
	SANTANDER CONSUMER USA** Acct: 7318	17,791.75	17,791.75	2,748.73	20,540.48
	SANTANDER CONSUMER USA** Acct: 7318	0.00	0.00	0.00	0.00
					75,372.98

Priority					
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	THOMAS J. KOSS Acct:	0.00	0.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	3,500.00	3,500.00	0.00	0.00
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct: XXXXXXXXXXXXXXXXXXXXXXXX4/20	1,486.54	1,486.54	0.00	0.00
	*** NONE ***				

Unsecured					
	PNC BANK NA Acct: 5669	27,509.69	0.00	0.00	0.00
	ADVANCED INTEGRATED MEDICAL Acct: 5198	0.00	0.00	0.00	0.00
	AMERIMARK Acct: 6404	0.00	0.00	0.00	0.00
	AMERIMARK Acct: 9904	0.00	0.00	0.00	0.00
	CERASTES LLC Acct: 1526	3,447.01	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGNT - COMENI	314.69	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6953				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,581.67	0.00	0.00	0.00
	Acct: 9426				
	CAPITAL ONE BANK (USA) NA BY AMERIC	2,287.80	0.00	0.00	0.00
	Acct: 9486				
	CAPITAL ONE BANK (USA) NA BY AMERIC	949.80	0.00	0.00	0.00
	Acct: 5777				
	CAPITAL ONE BANK (USA) NA BY AMERIC	635.43	0.00	0.00	0.00
	Acct: 4337				
	MIDLAND FUNDING LLC	2,321.80	0.00	0.00	0.00
	Acct: 7005				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct: 0801				
	LVNV FUNDING LLC, ASSIGNEE	1,158.98	0.00	0.00	0.00
	Acct: 7174				
	PRA RECEIVABLES MANAGEMENT LLC - ,	703.28	0.00	0.00	0.00
	Acct: 7193				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,072.60	0.00	0.00	0.00
	Acct: 8783				
	MIDLAND FUNDING LLC	1,181.76	0.00	0.00	0.00
	Acct: 0067				
	MIDLAND FUNDING LLC	597.43	0.00	0.00	0.00
	Acct: 3321				
	MERRICK BANK	1,954.15	0.00	0.00	0.00
	Acct: 4796				
	MERRICK BANK	1,680.83	0.00	0.00	0.00
	Acct: 5250				
	BILL ME LATER INC A/S/F SYNCHRONY B,	1,491.00	0.00	0.00	0.00
	Acct: 0903				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,500.82	0.00	0.00	0.00
	Acct: 2794				
	STONEBERRY	489.42	0.00	0.00	0.00
	Acct: 3C2G				
	STONEBERRY	606.55	0.00	0.00	0.00
	Acct: 2C2G				
	MIDLAND FUNDING LLC	615.79	0.00	0.00	0.00
	Acct: 0366				
	UNIONTOWN HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
	QUANTUM3 GROUP LLC AGNT - COMENI	1,708.86	0.00	0.00	0.00
	Acct: 5500				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 5669				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				

NONE

TOTAL PAID TO CREDITORS

75,372.98

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TOTAL CLAIMED	
PRIORITY	0.00
SECURED	20,979.21
UNSECURED	54,809.36

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

IN RE:

THOMAS J. KOSS
ROSEMARIE KOSS
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-22476

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Thomas J. Koss
Rosemarie Koss
Debtor(s)

Case No. 15-22476-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 29, 2020

User: jhel
Form ID: pdf900

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Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Thomas J. Koss, Rosemarie Koss, 530 Upper Middletown Road, Smock, PA 15480-1120
cr	+ NewRez LLC DBA Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
14074619	+ Advanced Integrated Medical, 9800A McKnight Road--#200, Pittsburgh, PA 15237-6032
14074621	Barclays Bank Delaware, P.O. Box 8802, Wilmington, DE 19899-8802
15159345	Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826
14074627	+ Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14081727	+ PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
14074632	+ PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
14074633	+ PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
14074635	Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284
14074638	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bncmail@w-legal.com	Sep 30 2020 03:42:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14074620	Email/Text: bankruptcy@sccompanies.com	Sep 30 2020 03:37:00	AmeriMark Premier Easy Pay Plan, P.O. Box 2845, Monroe, WI 53566-8045
14074622	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:39:00	Brylane Home, WFNNB Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14074623	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:13:08	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14114695	+ Email/Text: bncmail@w-legal.com	Sep 30 2020 03:42:00	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14116957	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:39:00	COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14099974	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:11:23	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14074624	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:12:55	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074626	Email/PDF: creditonebknofications@resurgent.com	Sep 30 2020 03:09:41	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14074628	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-2

User: jhel

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Date Rcvd: Sep 29, 2020

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		Sep 30 2020 03:39:00	Jessica London/Comenity Bank, Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125
14127799	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2020 03:11:40	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14074629	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:12:55	Lowe's/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
14124360	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 30 2020 03:11:06	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14074630	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 30 2020 03:11:06	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
14100960	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 30 2020 03:41:00	Midland Credit Management, Inc, as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14136254	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2020 03:11:31	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14103678	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2020 03:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14074634	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:39:00	Roamans/Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14952278	+ Email/Text: bncmail@w-legal.com	Sep 30 2020 03:42:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14074636	+ Email/Text: bankruptcy@sccompanies.com	Sep 30 2020 03:37:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14074631	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:11:10	Synchrony Bank/Paypal Buyer Credit, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074637	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:12:55	TJX Rewards/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14074639	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 30 2020 03:39:00	Woman Within, Comenity Bankruptcy Department, P.O. Box 182125, Columbus, OH 43218-2125

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	Federal Home Loan Mortgage Corp, P.O. Box 10826, Greenville, SC 29603-0826
14074625	##	Central Credit/Penn Credit Corporation, 916 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
jdb	*+	Rosemarie Koss, 530 Upper Middletown Road, Smock, PA 15480-1120

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: jhel

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Date Rcvd: Sep 29, 2020

Form ID: pdf900

Total Noticed: 34

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION andygornall@latouflawfirm.com
Andrew F Gornall	on behalf of Defendant PNC BANK N.A. andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Joint Debtor Rosemarie Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Debtor Thomas J. Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Plaintiff Rosemarie Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Daniel R. White	on behalf of Plaintiff Thomas J. Koss zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9